

# e-Certificate

We hereby confirm that

**Karina Zhukova**

has successfully completed the

**Associate Wealth Manager**

**AWM®**

training programme.



**Stephan Meier**

Chairman AIWM



**Dr. José Antonio  
Blanco**

Chairman SFAA



**Prof. Dr. Martin  
Hoesli**

Chairman International  
Examination Committee  
AIWM



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